

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: JENNIFER S SANDERS § Case No.: 06-00518  
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Debtor(s) §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/20/2006.
- 2) This case was confirmed on 04/06/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/05/2006, 01/29/2007, 04/02/2007, 10/01/2009, 08/04/2010, 05/25/2011.
- 5) The case was completed on 07/12/2011.
- 6) Number of months from filing to the last payment: 66
- 7) Number of months case was pending: 71
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 18,300.00
- 10) Amount of unsecured claims discharged without payment \$ 19,963.02
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 22,635.00
Less amount refunded to debtor	\$ 63.91
<b>NET RECEIPTS</b>	<b>\$ 22,571.09</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 1,688.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 1,409.13
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** \$ 3,097.13

Attorney fees paid and disclosed by debtor	\$ 312.00
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**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN GENERAL FIN	SECURED	1,200.00	3,200.00	3,200.00	3,200.00	772.44
AMERICAN GENERAL FIN	UNSECURED	5,133.00	1,379.71	1,379.71	344.93	.00
WELLS FARGO BANK	SECURED	270,000.00	262,667.18	.00	.00	.00
WELLS FARGO BANK	SECURED	12,798.10	12,608.30	.00	.00	.00
SHERWIN WILLIAMS CU	SECURED	10,000.00	9,825.00	9,825.00	9,825.00	2,797.92
SHERWIN WILLIAMS CU	UNSECURED	354.78	530.00	530.00	132.50	.00
AMERICAN GENERAL FIN	UNSECURED	6,121.00	NA	NA	.00	.00
AMEX	UNSECURED	722.00	NA	NA	.00	.00
BANK ONE	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE BANK	OTHER	.00	NA	NA	.00	.00
CHASE MANHATTAN	OTHER	.00	NA	NA	.00	.00
CITIBANK	OTHER	.00	NA	NA	.00	.00
DISCOVER CARD	OTHER	.00	NA	NA	.00	.00
FIRST NATIONAL BANK	UNSECURED	327.00	NA	NA	.00	.00
FCNB	UNSECURED	.00	NA	NA	.00	.00
FCNB MASTER TRUST	UNSECURED	368.65	368.65	368.65	92.16	.00
FIRST NATIONAL BANK	UNSECURED	1,297.43	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	1,212.00	1,092.40	1,092.40	273.10	.00
PREMIER BANK CARD	UNSECURED	2,159.30	492.60	492.60	123.15	.00
FLEET BANK	OTHER	.00	NA	NA	.00	.00
FNB OMAHA	OTHER	.00	NA	NA	.00	.00
GE MONEY BANK	OTHER	.00	NA	NA	.00	.00
GEMB SAMS	UNSECURED	265.00	NA	NA	.00	.00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ECAST SETTLEMENT COR	UNSECURED	1,446.94	1,574.79	1,574.79	393.70	.00
HSBC NEVADA	OTHER	.00	NA	NA	.00	.00
ACS SUPPORT STOP 813	UNSECURED	1,581.99	NA	NA	.00	.00
RICHARD KOMYATTE & A	OTHER	.00	NA	NA	.00	.00
MARSHALL FIELDS	UNSECURED	1,872.66	1,682.66	1,682.66	420.67	.00
MONOGRAM BANK N AMER	OTHER	.00	NA	NA	.00	.00
MONEY LINE	UNSECURED	130.00	NA	NA	.00	.00
GEMB M WARD	OTHER	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	1,399.41	1,527.33	1,527.33	381.83	.00
PAYDAYOK	UNSECURED	240.00	NA	NA	.00	.00
REPUBLIC BANK & TRUS	UNSECURED	567.00	575.88	575.88	143.97	.00
MARSHALL FIELD	OTHER	.00	NA	NA	.00	.00
MARSHALL FIELDS	OTHER	.00	NA	NA	.00	.00
SECURITY FINANCE	UNSECURED	970.00	867.96	867.96	216.99	.00
TRUSTMARK RECOVERY	OTHER	.00	NA	NA	.00	.00
UNITED CASH LOANS	UNSECURED	390.00	NA	NA	.00	.00
WFNNB	OTHER	.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	NA	603.90	603.90	150.98	.00
PREMIER BANK CARD	UNSECURED	NA	405.99	405.99	101.50	.00
INTERNAL REVENUE SER	PRIORITY	NA	92.05	92.05	92.05	.00
INTERNAL REVENUE SER	UNSECURED	NA	44.28	44.28	11.07	.00
LORI TIERI	OTHER	.00	NA	NA	.00	.00
WELLS FARGO BANK	UNSECURED	529.00	NA	NA	.00	.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	13,025.00	13,025.00	3,570.36
All Other Secured	.00	.00	.00
<b>TOTAL SECURED:</b>	<b>13,025.00</b>	<b>13,025.00</b>	<b>3,570.36</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	92.05	92.05	.00
<b>TOTAL PRIORITY:</b>	<b>92.05</b>	<b>92.05</b>	<b>.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>11,146.15</b>	<b>2,786.55</b>	<b>.00</b>

**Disbursements:**

Expenses of Administration	\$ 3,097.13
Disbursements to Creditors	\$ 19,473.96

**TOTAL DISBURSEMENTS:** \$ 22,571.09

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/06/2011

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT :** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.